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Attorney for Plaintiffs

UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF CALIFORNIA

LOWELL LABERTEW, an individual; and SANDRA LABERTEW, an individual, Plaintiffs, vs. C&R FINANCIAL INC., an entity of unknown form; GOLDEN EMPIRE MORTGAGE, INC., dba CIB FUNDING, a California Corporation; RAYMOND JACOB ROSZKOWICZ, an individual; RICK WILKES, an individual; BEVERLEE WILKES, an individual; and DOES 1-10, inclusive, Defendants.	CASE NO. 07cv2092W (LSP) PROOF OF SERVICE

I am employed in the City of Del Mar, County of San Diego, California. I am over the age of 18 years and not a party to the within action. My business address is 445 Marine View Avenue, Suite 305, Del Mar, California 92014.

On March 27, 2008, I caused to be served the following document(s): copy(ies) of

1) **CROSS-DEFENDANTS LOWELL LABERTEW AND SANDRA LABERTEW'S ANSWER TO CROSS-COMPLAINT; and**

2) **PROOF OF SERVICE.**

on the party(ies) in this action as follows:

Christina Lenore Geraci, Esq.
Geraci Law Firm, APC
christina@geracilawfirm.com

Jeremy J. Schroeder, Esq.
Clifford & Brown, APC
jschroeder@clifford-brownlaw.com

[] **(BY MAIL)** I placed each of the above referenced documents in a sealed envelope, with postage thereon fully prepaid for first-class mail for collection and mailing at Del Mar or Encinitas, California, following ordinary business practices. I am familiar with the business' practice for collection and processing of correspondence for mailing with the United States Postal Service pursuant to which practice the correspondence will be deposited with the United States Postal Service this same day in the ordinary course of business.

[] **(BY EXPRESS MAIL U.S. POSTAL SERVICE)** I placed each of the above referenced documents in a sealed envelope, with postage thereon fully prepaid for Express Mail, United States Postal Service for collection and mailing at Solana Beach or Encinitas, California, following ordinary business practices. I am familiar with the business' practice for collection and processing of correspondence for mailing with the United States Postal Service pursuant to which practice the correspondence will be deposited with the United States Postal Service this same day in the ordinary course of business.

[ ] **(BY PERSONAL DELIVERY)** Each such document was placed in a sealed envelope and sent by personal messenger to be hand delivered to the attorneys' offices listed above.

[XX] **(BY ECF)** Notice was electronically mailed by filing through CM ECF.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed at Del Mar, California on March 27, 2008.

/s/ Deborah L. Raymond
Deborah L. Raymond, Esq.